

Form BLdfld7 (09/07/2007)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

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IN RE:

CASE NO: 1-07-43381-ess

George Sette  
aka George Sette Sr.

SSN/TAX ID:

CHAPTER: 7

xxx-xx-3364

DEBTOR(s)

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### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on June 22, 2007; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

**IT IS ORDERED :**

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Robert L Geltzer (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: November 1, 2007

s/ Elizabeth S. Stong  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**BAE SYSTEMS**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

**CERTIFICATE OF SERVICE**

District/off: 0207-1  
Case: 07-43381

User: mrodrique  
Form ID: 262

Page 1 of 1  
Total Served: 27

Date Rcvd: Nov 01, 2007

The following entities were served by first class mail on Nov 03, 2007.

db +George Sette, 23 Roberts Drive, Staten Island, NY 10306-5617  
aty +Kevin B Zazzera, 182 Rose Avenue, Staten Island, NY 10306-2900  
tr +Robert L Geltzer, 1556 Third Avenue, New York, NY 10128-3100  
smg +Diana Adams, Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1820  
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
5505288 +American Express, C/O Mel S. Harris & Associates, LLC, 116 John St, Suite 1510, New York, NY 10038-3433  
5505287 +American Express, C/O Global Vantedge Inc., P.O. Box 10908, San Rafael, CA 94912-0908  
5515562 American Express Bank FSB, c/o Becket and Lee LLP, P O Box 3001, Malvern PA 19355-0701  
5567167 +Ascension Capital Group, Inc., Attn: North Fork Bank (Service by, Capital One Auto Finance, P O Box 201347, Arlington, TX 76006-1347  
5505290 +Capital One Bank, C/O Northland Group Inc., P.O. Box 390846, Edina, MN 55439-0846  
5505294 CitiMortgage, P.O. Bvox 9438, Gaithersburg, MD 20898-9438  
5505293 Citibank, C/O Academy Collection Service, Inc., P.O. Box 16119, Philadelphia, PA 19114-0119  
5505295 Discover Bank, C/O Cohen & Slamowitz, LLP, P.O. Box 9004, Woodbury, NY 11797-9004  
5587634 ExxonMobil, P O Box 988940, Des Moines, IA 50368-8940  
5505297 FIA CARD SERVICES, P.O. Box 15726, Wilmington, DE 19886-5726  
5505298 IndyMac Bank, P.O. Box 78826, Phoenix, AZ 85062-8826  
5505299 JP MORGAN CHASE DDA, C/O Leading Edge Recovery Solutions, LLC, P.O. Box 505, Linden, MI 48451-0505  
5505300 North Fork Bank, P.O. Box 3009, Hicksville, NY 11802-3009

The following entities were served by electronic transmission on Nov 01, 2007.

tr +EDI: QRLGELTZER.COM Nov 01 2007 15:06:00 Robert L Geltzer, 1556 Third Avenue, New York, NY 10128-3100  
5515563 EDI: BECKLEE.COM Nov 01 2007 15:07:00 American Express Centurion Bank, c/o Beckt and Lee LLP, P O Box 3001, Malvern PA 19355-0701  
5505289 EDI: BANKAMER.COM Nov 01 2007 15:06:00 Bank Of America, P.O. Box 15026, Wilmington, DE 19850-5026  
5505291 +EDI: CHASE.COM Nov 01 2007 15:07:00 Chase Bank Usa, N.A., C/O JPMorgan Chase, 1985 Marcus Ave, New Hyde Park, NY 11042-1013  
5505292 +EDI: CHASE.COM Nov 01 2007 15:07:00 Chase Bank Usa, N.A., P.O. Box 659409, San Antonio, TX 78265-9409  
5505296 EDI: DISCOVER.COM Nov 01 2007 15:07:00 Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025  
5505297 EDI: BANKAMER2.COM Nov 01 2007 15:07:00 FIA CARD SERVICES, P.O. Box 15726, Wilmington, DE 19886-5726  
5587635 +EDI: TSYS.COM Nov 01 2007 15:06:00 JC Penney, P O Box 981131, El Paso, TX 79998-1131  
5587636 +EDI: TSYS2.COM Nov 01 2007 15:07:00 Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2007

Signature:

